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CHAPTER 13 PLAN (Individual Adjustment of Debts)

- ☒ October 21, 2022 Original Plan
☐ Amended Plan (Indicate 1st, 2nd, etc. Amended, if applicable)
☐ Modified Plan (Indicate 1st, 2nd, etc. Modified, if applicable)

DEBTOR: Gary Peterson JOINT DEBTOR: Betty Peterson CASE NO.: 22-

SS#: xxx-xx- SS#: xxx-xx-

I. NOTICES

- To Debtors: Plans that do not comply with local rules and judicial rulings may not be confirmable. All plans, amended plans and modified plans shall be served upon all creditors and a certificate of service filed with the Clerk pursuant to Local Rules 3015-1, 3015-2, and 3015-3.
- To Creditors: Your rights may be affected by this plan. You must file a timely proof of claim in order to be paid. Your claim may be reduced, modified or eliminated.
- To All Parties: The plan contains no nonstandard provisions other than those set out in paragraph VIII. Debtor(s) must check one box on each line listed below in this section to state whether the plan includes any of the following:

The valuation of a secured claim, set out in Section III, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section III	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Nonstandard provisions, set out in Section VIII	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

TO ALL PARTIES:

Unless otherwise provided for in this plan, the Trustee shall disburse payments in the following order: administrative expenses including trustee and attorney fees, secured claims, priority claims, general unsecured claims.

II. PLAN PAYMENTS, LENGTH OF PLAN AND DEBTOR(S)' ATTORNEY'S FEE

- A. MONTHLY PLAN PAYMENT:** This Plan pays for the benefit of the creditors the amounts listed below, including trustee's fees beginning 30 days from the filing/conversion date. Debtor(s) will make payments by employer wage order, unless otherwise specified herein. The payments must be made for the Applicable Commitment Period, either 36 or 60 months, or for a shorter period that is sufficient to pay allowed nonpriority unsecured claims in full.

1. \$765.00 for 60 months;
2. \$0.00 for months;
3. \$0.00 for months;
4. \$0.00 for months;
5. \$0.00 for months;
6. \$0.00 for months;
7. \$0.00 for months;
8. \$0.00 for months;
9. \$0.00 for months;
10. \$0.00 for months;
11. \$0.00 for months;
12. \$0.00 for months;
13. \$0.00 for months;

The total amount of estimated payments to the trustee: \$45,900.00

B. DEBTOR(S)' ATTORNEY'S FEE:

☐ NONE ☐ PRO BONO

Total Fees: \$4000.00 Total Paid: \$435.00 Balance Due: \$3565.00
Payable \$0.00 /month (Months to)

III. TREATMENT OF SECURED CLAIMS

A. SECURED CLAIMS: ☐ NONE

[Retain Liens pursuant to 11 U.S.C. §1325 (a)(5)] Mortgage(s)/Lien on Real or Personal Property:

1. Creditor: <u>State Bank Financial</u>	
Address: <u>203 W. Wisconsin St.</u> <u>Sparta WI 54656</u>	Arrearage/ Payoff on Petition Date <u>\$43,734.00</u> Regular Payment (Maintain) <u>\$0.00</u> /month
Account No.: <u> </u>	
Other: <u>See non-standard provision below</u>	
<input checked="" type="checkbox"/> Real Property	Check one below for Real Property:
<input checked="" type="checkbox"/> Principal Residence	<input type="checkbox"/> Escrow is included in the regular payments
<input type="checkbox"/> Other Real Property	<input checked="" type="checkbox"/> The debtor(s) will pay <input checked="" type="checkbox"/> taxes <input checked="" type="checkbox"/> insurance directly
Address of Collateral: <u>612 E. Franklin St. Sparta, WI 54656</u>	
<input type="checkbox"/> Personal Property/Vehicle	
Description of Collateral: <u> </u>	

B. VALUATION OF COLLATERAL: ☒ NONE

IV. TREATMENT OF FEES AND PRIORITY CLAIMS [as defined in 11 U.S.C. §507 and 11 U.S.C. § 1322(a)(4)]

A. ADMINISTRATIVE FEES OTHER THAN DEBTORS(S)' ATTORNEY'S FEE: ☒ NONE

B. PRIORITY TAX CLAIMS: ☒ NONE

C. DOMESTIC SUPPORT OBLIGATION(S): ☒ NONE

D. OTHER: ☒ NONE

V. TREATMENT OF UNSECURED NONPRIORITY CREDITORS

A. Pay \$0.00 /month

Pro rata dividend will be calculated by the Trustee upon review of filed claims after bar date.

B. ☐ If checked, the Debtor(s) will amend/modify to pay 100% to all allowed unsecured nonpriority claims.

C. SEPARATELY CLASSIFIED: ☒ NONE

*Debtor(s) certify the separate classification(s) of the claim(s) listed above will not prejudice other unsecured nonpriority creditors pursuant to 11 U.S.C. § 1322.

VI. EXECUTORY CONTRACTS AND UNEXPIRED LEASES: Secured claims filed by any creditor/lessor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

☒ NONE

VII. INCOME TAX RETURNS AND REFUNDS: ☒ NONE

VIII. NON-STANDARD PLAN PROVISIONS ☐ NONE

- ☒ Nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

State Bank Financial has a mortgage on the homestead with a balance in the estimated amount of \$43,734.00. The secured claim shall be amortized over 84 months at 5% interest for a monthly payment of \$618.13. Prior to confirmation, the Debtors shall pay adequate protection to State Bank Financial in the monthly amount of \$618.13. Upon confirmation, the Debtors shall continue to pay the monthly amount of \$618.13. The monthly payment will be paid through the Chapter 13 Trustee. The Debtors will make the payment directly to State Bank Financial upon completion of the Chapter 13 Plan.

- ☐ Mortgage Modification Mediation

PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.

I declare that the foregoing chapter 13 plan is true and correct under penalty of perjury.

<u>s/Gary Peterson</u>	<u>Debtor</u>	<u>November 4, 2022</u>	<u>s/Betty Peterson</u>	<u>Joint Debtor</u>	<u>November 4, 2022</u>
Gary Peterson		Date	Betty Peterson		Date

<u>s/Greg P. Pittman</u>	<u>November 4, 2022</u>
Attorney with permission to sign on	Date
Debtor(s)' behalf	

By filing this document, the Attorney for Debtor(s) or Debtor(s), if not represented by counsel, certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VIII.

In re:
Gary L Peterson
Betty L Peterson
Debtors

Case No. 22-11787-rmb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0758-1

User: eADluser

Page 1 of 2

Date Rcvd: Nov 10, 2022

Form ID: pdf803

Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gary L Peterson, Betty L Peterson, 612 E. Franklin St., Sparta, WI 54656-1921
5021704	+ Mariner Finance, 1423 State Rd 16, La Crosse, WI 54601-2980
5021707	+ Republic Bank, 1 Allied Drive, #DT, Feasterville Trevoise, PA 19053-6945
5021710	+ State Bank Financial, 401 Main St, La Crosse, WI 54601-4183
5021709	+ State Bank Financial, 203 W. Wisconsin St., Sparta, WI 54656-2346

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5021701	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 10 2022 19:34:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5021702	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 10 2022 19:35:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5021703	+ Email/Text: mrdiscen@discover.com	Nov 10 2022 19:34:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5021705	^ MEBN	Nov 10 2022 19:29:41	NCB Management Services, Attn: Bankruptcy, 1 Allied Drive, Feasterville-Trevoise, PA 19053-6945
5021706	+ Email/PDF: cbp@onemainfinancial.com	Nov 10 2022 19:39:43	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5021708	+ Email/Text: bankruptcy@speedyinc.com	Nov 10 2022 19:35:00	Speedycash, Attn: Bankruptcy, Po Box 780408, Wichita, KS 67278-0408
5021711	Email/Text: collections@transformcredit.com	Nov 10 2022 19:35:00	Transform Credit Inc, Attn: Bankruptcy, 332 S Michigan Ave, 9th Floor, Chicago, IL 60604

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0758-1

User: eADluser

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Date Rcvd: Nov 10, 2022

Form ID: pdf803

Total Noticed: 12

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2022 at the address(es) listed below:

Name	Email Address
Greg P. Pittman	on behalf of Debtor Gary L Peterson greg@pittmanandpittman.com galen@pittmanandpittman.com;wanda@pittmanandpittman.com;wade@pittmanandpittman.com;elizebeth@pittmanandpittman.com
Greg P. Pittman	on behalf of Joint Debtor Betty L Peterson greg@pittmanandpittman.com galen@pittmanandpittman.com;wanda@pittmanandpittman.com;wade@pittmanandpittman.com;elizebeth@pittmanandpittman.com
Mark Harring	court@ch13wdw.org
U.S. Trustee's Office	USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 4